
From: DD Experian Reconversion Pre-Work <Reconvprework@experian.com>
Sent: Monday, May 27, 2019 12:49 PM
To: Joy Peterson; 'Grace Stephens'
Subject: RE: DBHCM - BESSEMER SYSTEM FEDERAL CREDIT UNION - Processor to Direct Conversion #D546447 RCNJG

Hello,

I'm afraid we cannot do that.

You would have to contact Fiserv and request that file to them, since they transmitted it.

Regards,

Javiera Galvez
Reconversion Pre-work
Experian

From: Joy Peterson [mailto:jpeterson@bessfcu.com]
Sent: Saturday, May 25, 2019 7:40 AM
To: DD Experian Reconversion Pre-Work <Reconvprework@experian.com>; 'Grace Stephens' <gstephens@bessfcu.com>
Subject: RE: DBHCM - BESSEMER SYSTEM FEDERAL CREDIT UNION - Processor to Direct Conversion #D546447 RCNJG

Javiera-

We would like to obtain a copy of the final file transmitted to Experian on our behalf. The new core processor would like to use it to verify the information they have received for our conversion. Is it possible for Experian to transmit the file to Compusource or transmit the file to us and we will forward it on to them?

Joy E. Peterson, CEO
Bessemer System FCU
106 Woodfield Drive
Greenville, PA 16125
(724) 588-6119 Ext. 1221
jpeterson@bessfcu.com
NMLS# 747263

From: DD Experian Reconversion Pre-Work [<mailto:Reconvprework@experian.com>]
Sent: Friday, May 24, 2019 1:02 PM
To: Grace Stephens
Cc: jpeterson@bessfcu.com
Subject: RE: DBHCM - BESSEMER SYSTEM FEDERAL CREDIT UNION - Processor to Direct Conversion #D546447 RCNJG

Sorry about that, sent it by mistake.

Your STS user has been requested and you should receive the two emails once it's been created.

Regards,

Javiera Galvez
Reconversion Pre-work
Experian

From: Grace Stephens [<mailto:gstephens@bessfcu.com>]
Sent: Friday, May 24, 2019 12:52 PM
To: DD Experian Reconversion Pre-Work <Reconvprework@experian.com>
Subject: RE: DBHCM - BESSEMER SYSTEM FEDERAL CREDIT UNION - Processor to Direct Conversion #D546447 RCNJG

Javiera – I will be the primary contact and responsible for the transmission of our files to Experian. We are still not sure if Fiserv will transmit the data file for May, it is still being discussed. Please provide the required emails to me and if possible, please copy to our CEO Joy Peterson at jpeterson@bessfcu.com. Thank you for your assistance.

Grace I. Stephens
Lending Administrator
Bessemer System FCU
gstephens@bessfcu.com
Fax# 724-588-5344
Phone: 724-588-6119 ext. 1228
MLO 746753

From: DD Experian Reconversion Pre-Work [<mailto:Reconvprework@experian.com>]
Sent: Thursday, May 23, 2019 3:56 PM
To: Grace Stephens
Subject: DBHCM - BESSEMER SYSTEM FEDERAL CREDIT UNION – Processor to Direct Conversion #D546447 RCNJG

Hello,

Experian's Data Development department is responsible for loading consumer credit data files and will work with you to begin reporting your data directly to Experian. You have been assigned a Vendor ID of **DBHCM**. The Vendor ID is a five character alpha-numeric code used to identify data furnishers in the system, also referred to as the Experian Program Identifier. It should be entered in the Header Record in positions 33-37 of your data files. Your reporting Subscriber Code is **1778597**.

To begin this process, please take a few minutes to answer the following questions:

- What is the contact information of the person who will be transmitting your files to Experian (*Data Processing contact*)? (name, telephone number, email address)
- Your conversion date is **6/1/2019**. Please indicate when you will send the first Metro 2® file.

We will set up your Data Processing Contact for our Secure Transport Service (STS) to begin sending your data contributor files to us. This person will be receiving two emails. The first email will contain the User ID, and the second email will contain the password. Follow the instructions inside these emails to complete the registration of your account and connect to our server.

Follow the guidelines below to send your first file:

- You must name the file on your machine before you do the upload:
 - a. **For text files:** **NBHCM.txt**
 - b. **For zip files:** **RBHCM.zip**
 - c. Upper case or lower case is acceptable.
 - d. These are the most common names. There is a possibility that the naming convention needs to be different, but we won't know until you send your first file. If we need you to use a different naming convention we'll let you know.
- It is sometimes helpful for tracking to add a middle qualifier as a comment – like this: **NBHCM.MMDDYYYY.txt**. The rules for the comment are as follows:
 - a. Separated by periods
 - b. 4-12 characters
 - c. Letters and numbers only
 - d. No special characters
 - e. No spaces
- Finally, login and upload your file: **<https://stm.experian.com/>**
 - a. We strongly recommend you use Firefox or Chrome browsers – both work better than IE Explorer, which is frequently associated with failed transmissions for no apparent reason.
 - b. Log in with your user name and password
 - c. Open the “**to_xpn**” folder
 - d. Browse to find the file
 - e. Select ASCII mode for text files
 - f. Select Binary mode for zip files.
 - g. Upload.
 - h. You will also be set up to receive our automatic notification once the file is the successfully received and again when it is loaded. These notices provide visibility of whether the file made it to our processing system or not.
- Please refer to the number below if you require assistance
 - For technical issues such as password, connection issues and/or errors received within the STS platform, please contact the Experian Technical Support center (TSC) **800-854-7201 Option 1**

Once Experian has received a good file transmission our Reconversion team will analyze the data. They will provide you an analysis listing of any issues or errors that need to be corrected. If your file contains production data and the file meets

our standards for Metro 2® (contains no critical errors) then we have the option to load this file to the database, with your written approval.

We strongly recommend obtaining a copy of the Metro 2® Credit Reporting Resource Guide® (CRRG). This contains the necessary information regarding the Metro 2® format including frequently asked reporting questions, field layouts and valid reporting codes. Attached you will find the instructions to obtain this free guide.

We will be waiting your reply.

Thank you,

Javiera Galvez
Reconversion Pre-Work
Experian

